

**Table 3. Definitions related to cost estimation of motor-vehicle related fatalities.**

|                                     |   |
|-------------------------------------|---|
| <b>Wage and productivity losses</b> | The total of wages and fringe benefits together with an estimate of the replacement-cost value of household services. Also includes travel delay for motor-vehicle crashes.   |
| <b>Medical expenses</b>             | Doctor fees, hospital charges, the cost of medicines, future medical costs, and ambulance, helicopter, and other emergency medical services.  |
| <b>Administrative expenses</b>      | The administrative cost of public and private insurance, and police and legal costs. Private insurance administrative costs are the difference between premiums paid to insurance companies and claims paid out by them. It is their cost of doing business and is part of the cost total. Claims paid out by insurance companies are not identified separately, as every claim is compensation for losses such as wages, medical expenses, property damage, etc. |
| <b>Motor-vehicle damage</b>         | The value of property damage to vehicles from motor-vehicle crashes. The cost of normal wear and tear to vehicles is not included.  |
| <b>Employers' uninsured costs</b>   | An estimate of the uninsured costs incurred by employers and represents the money value of time lost by uninjured workers. It includes time spent investigating and reporting injuries, giving first aid, production slowdowns, training of replacement workers, and extra cost of overtime for uninjured workers.  |
| <b>Disabling injury</b>             | Results in death, some degree of permanent impairment, or renders the injured person unable to effectively perform his or her regular duties for a full day beyond the day of injury.   |